

# Exhibit A

----- Forwarded Message -----

**From:** R Hayes <hayesrch2001@aol.com>

**To:** "contact@creditcropsolutionsinc.com" <contact@creditcropsolutionsinc.com>

**Sent:** Thursday, May 9, 2024 at 01:28:05 PM EDT

**Subject:** Re: Business matter for Ruby Hayes - DT: 32329581

Do not contact. I have no business agreement with Credit Corp Solutions.

Cease and desist all communications.

Ruby Hayes

On Thursday, May 9, 2024 at 11:40:58 AM EDT, <contact@creditcropsolutionsinc.com> wrote:

Dear Ruby Hayes,

Our reference: DT 32329581

Original Creditor: Celtic Bank

Original Account: 5346360213047772

Current Creditor: Credit Corp Solutions Inc.

Balance Outstanding: \$856.35

I have been attempting to contact you in regards to an important business matter. Our goal is to find an appropriate solution for this situation and we need to get an understanding of your current circumstances, please contact Charles Richardson on (213) 833-2730.

Did you know, you can manage your account online anywhere, anytime. Simply log in to your account at <https://creditcorponline.com/selfservice#/login> using your reference number 32329581.

The online portal allows you to see available offers, make a payment or chat with us online.

Yours faithfully,

Charles Richardson

Customer Relationship Manager

**Credit Corp Solutions Inc.**

**(Also licensed in certain jurisdictions as Tasman Credit Corp and Tasman Credit)**

Tel: (213) 833-2730 Fax: 855-530-0355

Toll Free: 800 483 2361

To Opt-Out from receiving communication to this email click [here](#)

## STATEMENT OF CONFIDENTIALITY

The information contained in this electronic message and any attachments are protected by the Electronic Communications Privacy Act (18 USC §§ 2510-2521) are intended for the exclusive use of the addressee(s) and may contain confidential or privileged information. No representation is made on the accuracy or completeness of the information contained in this electronic message. Certain assumptions may have been made in the preparation of this material as at this date, and are subject to change without notice. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this e-mail and any attachment (s) is strictly prohibited. Please reply to the sender and destroy all copies of this message and any attachments from your system.

**THIS FIRM IS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THE PURPOSE OF COLLECTING A DEBT. WE ARE NOT A LAW FIRM. WE DO NOT HAVE ANY ATTORNEYS ON STAFF.**

We are required under certain state laws to notify consumers of the following rights. Please note that this list does not contain a complete list of the rights consumers have under state and federal law.

### For California State Residents Only:

As a California consumer you have the right under the California Consumer Protection Act ("CCPA") to direct a business that sells or shares Personal Information about you to third parties not to sell or share that Personal Information. This right may be referred to as the right to opt-out. You have other rights under the CCPA. These rights include, among others,

- the right to know what Personal Information is collected, used, shared or sold, both as to the categories and specific pieces of Personal Information;
- the right to request deletion of your Personal Information held by Credit Corp and its service providers
- the right to access your Personal Information;
- the right to correct inaccurate Personal Information;
- the right to know what Personal Information is sold or shared and to whom;
- the right to limit the use and disclosure of Sensitive Personal Information; and
- the right of no retaliation following opt-out or exercise if your rights under the .

For more information on how we collect, use or disclose your Personal Information and our policy in relation to the CCPA go to [www.creditcorponline.com/supplemental-notice](http://www.creditcorponline.com/supplemental-notice)

California Debt Collection Licence No. 10399-99.

### For Colorado State Residents Only:

Colorado Manager, Inc.  
80 Garden Center, Suite 3  
Broomfield, CO 80020  
Phone: 303-920-4763

### For District of Columbia Residents Only:

You might have income or resources that are protected from being taken by debt collectors. These might include certain sources of income, funds, or property, including, but not limited to, Social

might include certain sources of income, funds, or property, including, but not limited to, Social Security, Supplemental Security Income (SSI), disability or unemployment benefits, veteran's benefits, or child support payments. If you believe your property or income may be protected, you may wish to seek legal advice, including at a legal services provider or legal aid office, before paying this debt.

**For Massachusetts State Residents Only:**

NOTICE OF IMPORTANT RIGHTS

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

**For Minnesota State Residents Only:**

This collection agency is licensed by the Minnesota Department of Commerce.

**For New York City Residents Only:**

New York City Department of Consumer Affairs License Number: 1474393

**For North Carolina State Residents Only:**

Company #: 119505369  
Credit Corp Solutions Inc. (License no. 110292)  
West Election Road, Suite 200  
Draper, UT 84020  
United States of America  
Toll Free: 800-483-2361  
E-mail: info@creditcropsolutionsinc.com  
Website: [www.creditcorponline.com](http://www.creditcorponline.com)

**For Tennessee Residents Only:**

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**For Washington State Residents Only:**

This collection agency is licensed in the State of Washington at the following address:  
Credit Corp Solutions Inc.  
121 West Election Road, Suite 200  
Draper, UT 84020  
800-483-2361

**For Wisconsin State Residents Only:**

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).